1.   (Currently amended)   A method of providing financial transactions via a self-service terminal associated with an organization having individuals under its supervision, the method comprising the steps of:

   maintaining a financial account for the organization;

   maintaining a financial account for an individual under the supervision of the organization;

   allowing a sponsor and/or the organization to establish rules governing use of <u>funds within</u> the financial account by the individual; and

   <u>when a transaction is requested by the individual at a self-service terminal located in premises used by the organization, examining the rules and</u> fulfilling ~~a~~ <u>the</u> transaction ~~requested by the individual at a self service terminal located in premises used by the organization~~ if the transaction is consistent with the established rules for that individual.

2.   (Original)   A method according to claim 1, further comprising the step of offering the individual products and/or services provided by the organization.

3. - 8.   (Cancelled)

9.   (Currently amended)   A financial transaction system comprising:

a)   a self-service terminal, SST, in communication with a transaction host, wherein the terminal is associated with an organization having individuals under its supervision;

b)   means for maintaining a financial account for an individual under the supervision of the organization;

c)   means for allowing a sponsor and/or the organization to establish rules governing use of the financial account by the individual, said rules being accessible to the SST or the host; and

d)   means for fulfilling a transaction requested by the individual at the terminal if the transaction is consistent with the established rules for that individual.

10.   (Original)   A system according to claim 9, wherein the terminal is located in premises used by the organization.

11.   (Original)   A system according to claim 9, wherein the

terminal includes means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision.

12.   (Currently amended)   A financial transaction system comprising:

    a)   an automated teller machine (ATM) in communication with a transaction host, wherein the ATM is associated with an organization having individuals under its supervision;

    b)   means for maintaining a financial account for an individual under the supervision of the organization;

    c)   means for allowing a sponsor and/or the organization to establish rules governing use of the financial account by the individual, said rules being accessible to the ATM or the host; and

    d)   means for fulfilling a transaction requested by the individual at the ATM if the transaction is consistent with the established rules for that individual.

13.   (Original)   A system according to claim 12, wherein the

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ATM is located in premises used by the organization.

14. (Original) A system according to claim 12, wherein the ATM includes means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision.

15. - 17. (Cancelled)

18. (New) Method according to claim 1, wherein the rules limit times-of-day when specific transactions are allowed.

19. (New) Method according to claim 9, wherein the rules limit times-of-day when specific transactions are allowed.

20. (New) Method according to claim 12, wherein the rules limit times-of-day when specific transactions are allowed.

21. (New) Method according to claim 1, wherein a non-authorization message is displayed if the requested transaction fails to comply with a rule.

22. (New) Method according to claim 9, wherein a non-authorization message is displayed if the requested transaction

fails to comply with a rule.

23. (New) Method according to claim 12, wherein a non-authorization message is displayed if the requested transaction fails to comply with a rule.

24. (New) A method of providing account-access to individuals in an organization, comprising:

a) setting up an account for each individual;

b) establishing rules on the usage of funds within each account, wherein different accounts have different sets of rules;

c) maintaining the accounts and the rules in a computer system;

d) allowing one or more Automated Teller Machines, ATMs, or their hosts to obtain access to the accounts and rules;

e) when an individual requests a transaction at one of the ATMs, ascertaining whether the transaction complies with the rules for the individual's account and, if so, executing the transaction and, if not, displaying a rejection message.

25. (New) Method according to claim 24, wherein the rules

limit times-of-day when specific transactions are allowed.

26.   (New)   Method according to claim 1, wherein different

rules are established for different individuals